

# PRESS RELEASE

451 West Street, Suite 2  
Amherst MA 01002-2999  
Voice (413) 253-4300  
Fax (413) 253-4347  
TDD (413) 253-4590

**FOR IMMEDIATE RELEASE**  
**August 18, 2005**

**CONTACT: MARIL E. ALSUP**  
*Public Affairs Specialist*  
(413) 253-4314 or  
[maril.alsup@ma.usda.gov](mailto:maril.alsup@ma.usda.gov)

## **USDA Rural Development Housing Loan Specialists** **to Hold Office Hours at North Adams City Hall**

AMHERST, MA – USDA Rural Development will hold **special office hours at the North Adams City Hall on Wednesday, September 7th from 12:30PM to 3:30PM.**

USDA Rural Development, an agency within the United States Department of Agriculture, will be holding the special office hours in North Adams in order to promote two of its programs which encourage homeownership and enable existing rural homeowners to repair, renovate, or provide handicap accessibility to their homes. Interested individuals will have a chance to speak to a USDA Rural Development Loan Specialist about their eligibility for USDA Housing Programs and complete a housing application if they wish.

The special USDA Rural Development office hours will continue to be held from 12:30 pm to 3:30 pm on the first Wednesday of each month through July, 2006 (October 5; November 9; December 7; January 4, 2006; February 1; March 1; April 5; May 3; June 7; and July 5, 2006). Visitors may meet with USDA Loan Specialists in Room 221 of City Hall which is located at 10 Main Street.

Through USDA Rural Development's Home Improvement Loan and Grant Program (Section 504), funds may be made available, for example, to repair a leaking roof; replace a wood stove with central heating; or to construct a front-door ramp for someone using a wheelchair. Low income families and individuals can receive loans at a 1% interest rate directly from USDA Rural Development and homeowners that are 62 years of age and older are eligible for home improvement grants which do not have to be repaid. While grant funds are generally limited, loan funds are readily available.

In addition to the Home Improvement Program, USDA Rural Development has funds available for its home loan program (Section 502) for moderate to very low income rural homebuyers. This program provides individuals and families the opportunity to purchase or build a home with no-down-payment and financing of up to 100%.

For more information about USDA Rural Development office hours at the North Adams City Hall, please call USDA Rural Development at: (413) 253-4314 or the North Adams City Hall at: (413) 662-3000.

###